



## Chubb - Driven By Clients' Safety

By Meghan Jackson, Chubb Business Development Manager



It doesn't matter whether your clients are driving a Honda or a Jaguar, a sports car or an SUV. Vehicles today are complex machines. Their lightweight construction and specialized technology add fuel efficiency to the car and help protect your clients and their families. But they also make repairs challenging. After an accident, cars must be repaired precisely, to manufacturer's specifications, to be safe on the road again.

Chubb has been insuring cars since they were first invented - everything from everyday cars to high-end, luxury vehicles. They respond quickly and professionally to customers, regardless of whether they're in a small accident or a large catastrophic event. Chubb insists on the highest repair standards to keep customers safe. Chubb has created [The Chubb Mobile Estimate](#) app to settle claims within the same day, and they recently created an [accident](#)

[checklist](#) for assistance gathering important information at a time when nerves can be at their worst.

Simply stated, Chubb's expertise gives them an advantage over the competition. Over the past five years, Chubb has resolved 100,000 auto collision claims involving complex vehicles. Because half of their fleet is comprised of European cars - known for being more complex - they have the expertise to manage any vehicle repair. Chubb's elite team of Auto Technical Specialists serve as your client's safety advocate by accessing specialized guidance on complicated repairs or hard to obtain parts. They ensure that vehicles are repaired according to manufacturer's specifications, or not at all.

97% of customers surveyed in a 2016 internal Chubb survey would recommend Chubb to a family member or friend and here are just a few reasons why:

- Customers can choose a dealership, local body shop or Chubb-approved Masterpiece Auto Preference Services (MAPS) shop for repairs. MAPS shops are pre-certified, based on their skill and expertise, and they guarantee any work performed on a vehicle for the lifetime an insured owns that car.
- They insist on Original Equipment Manufacturer (OEM) parts, which are designed to work with the vehicle's safety systems. Aftermarket, junkyard or remanufactured collision-damaged parts may not perform well in a subsequent crash.
- If your clients' vehicle cannot be safely repaired according to the manufacturer's specifications, Chubb will total it.
- With optional Agreed Value coverage, Chubb agrees to honor the value of a car for one calendar year. If that vehicle is stolen or totaled within that year, Chubb writes a check for the agreed amount, not a depreciated limit. Vehicle values are re-set each & every year the Agreed Value option is chosen.
- With Rental Car Reimbursement coverage, your clients can rent a car just like the one they own. Rental reimbursement coverage is offered up to \$15,000 total, with no per-day limit, and emergency coverage for losses 50 miles or more from home.
- Chubb offers high coverage limits of up to \$10 million for auto liability and up to \$10 million for UM/UIM coverage.
- Your clients are covered for damage to a rental car most anywhere in the world when they purchase a liability limit of \$1 million or more. Clients don't even need to have their auto insured with Chubb in order to access this coverage!!!
- 125 dedicated auto claim professionals are available 24/7/365. Chubb has 3 call centers in the United States and Multinational Claim units are operational in 54 countries, providing assistance to your customers most anywhere in the world.

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Hear from [Angela E.](#) regarding her experience with Chubb when her daughter was in an accident.

Complex construction and complicated technology can make auto repairs more challenging and costly, but if your client is insured with Chubb, there's no need to worry. The [Chubb Masterpiece Auto Preference Program](#) is available to registered members in all states except auto in HI, KY, MA, NC, SC and VA as those are being placed in the [legacy-ACE system](#). Additionally, NJ auto and NC home business are being written in the Chubb Non-Masterpiece environment. Learn more about Chubb Masterpiece by logging into [www.bigimarkets.com](http://www.bigimarkets.com) and clicking on **Affluent Program - New Business**.